

FIG. 1

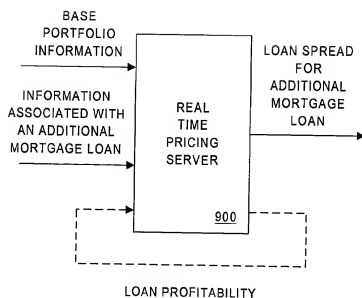


FIG. 2

DETERMINE BASE  
INFORMATION FOR A  
COMMERCIAL MORTGAGE  
BACKED SECURITY  
PORTFOLIO HAVING A NUMBER  
OF MORTGAGE LOANS 302

DETERMINE INFORMATION  
ASSOCIATED WITH AN  
ADDITIONAL MORTGAGE LOAN  
TO BE ADDED TO THE  
PORTFOLIO, INCLUDING AT  
LEAST ONE DESIRED  
PROFITABILITY VALUE 304

TRANSMITTING TO A USER  
TERMINAL AT LEAST ONE  
SPREAD VALUE VIA A  
COMMUNICATION NETWORK 306

FIG. 3

400

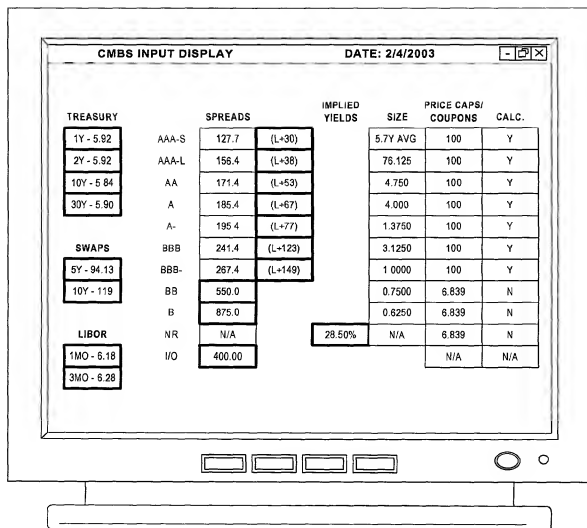


FIG. 4

500

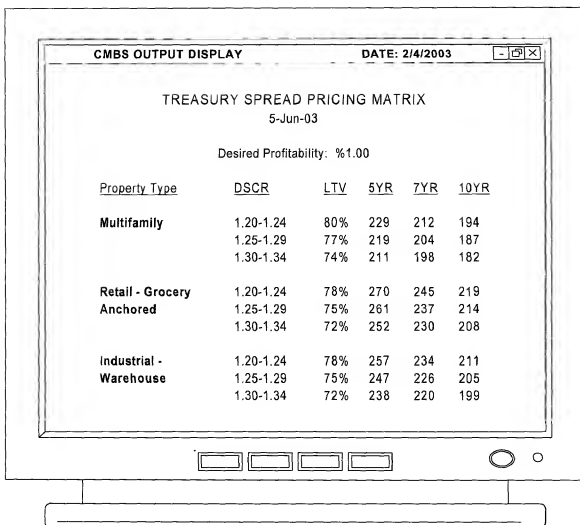


FIG. 5

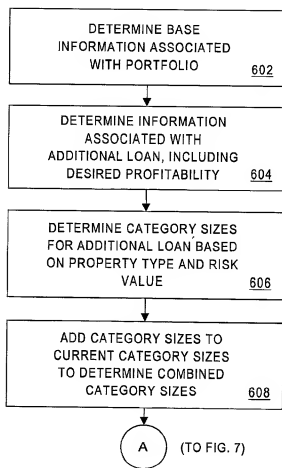


FIG. 6

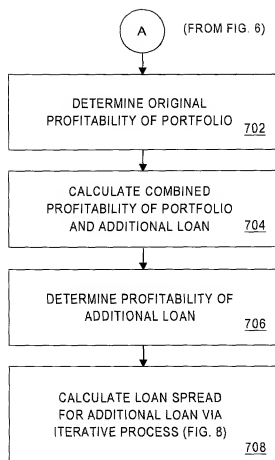


FIG. 7

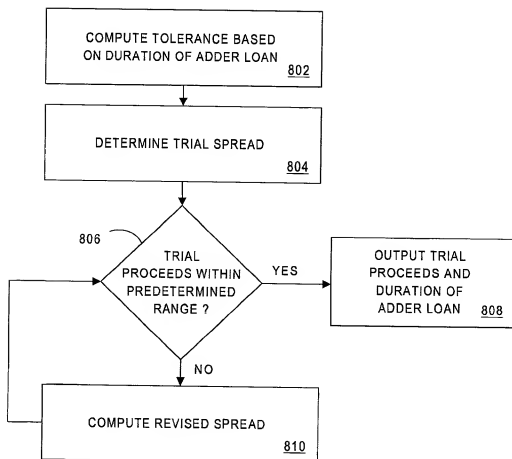


FIG. 8



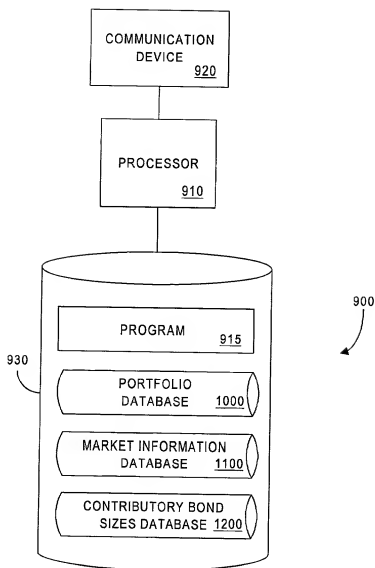


FIG. 9

1000

MORTGAGE LOAN IDENTIFIER 1002	MORTGAGE LOAN STATUS 1004
ML-1001	EXISTING
ML-1006	EXISTING
ML-1017	EXISTING
ML-1022	EXISTING
ML-1025	EXISTING
ML-1032	ADDITIONAL

FIG. 10

1100



MARKET INFORMATION IDENTIFIER <u>1102</u>	MARKET INFORMATION DESCRIPTION <u>1104</u>	MARKET INFORMATION <u>1106</u>
MI-01 (1032)	DATE	2/4/2003
MI-02 (1032)	TREASURY	1Y - 5.92; 2Y - 5.92; 10Y - 5.84 ...
MI-03 (1032)	SWAPS	5Y - 94.13; 10Y - 119
MI-04 (1032)	LIBOR	1MO - 6.18; 3MO - 6.28
MI-05 (1032)	SPREADS	AAA-S (L+30); AAA-L (L+38); ...
MI-06 (1032)	IMPLIED YIELDS	NR - 28.50%

FIG. 11

1200

PROPERTY TYPE 1202	DSCR 1204	TERMS TO COMPUTE 1206	CREDIT RATING CATEGORY AND SIZE 1208						
			AAA	AA	A	BBB	BB	B	UR
MULTIFAMILY	1.20	5, 7, 10 Y; 30 Y AMORT.	74.15	5.12	4.54	3.23	2.51	1.03	2.29
MULTIFAMILY	1.25	5, 7, 10 Y; 30 Y AMORT.	76.55	4.64	4.12	2.93	2.29	0.94	2.08
HOTEL	1.35	5, 7, 10 Y; 25 Y AMORT.	64.55	7.04	6.22	4.43	3.41	1.42	3.16
HOTEL	1.40	5, 7, 10 Y; 25 Y AMORT.	67.75	6.40	5.66	4.03	3.11	1.29	2.87
ANCHORED RETAIL	1.25	5, 7, 10 Y; 30 Y AMORT.	74.15	5.12	4.54	3.23	2.51	1.03	2.29
ANCHORED RETAIL	1.30	5, 7, 10 Y; 30 Y AMORT.	77.35	4.48	3.98	2.83	2.21	0.90	2.01
INDUSTRIAL	1.40	5, 7, 10 Y; 30 Y AMORT.	77.35	4.48	3.98	2.83	2.21	0.90	2.01
INDUSTRIAL	1.60	5, 7, 10 Y; 30 Y AMORT.	78.95	4.16	3.70	2.63	2.06	0.84	1.87

FIG. 12

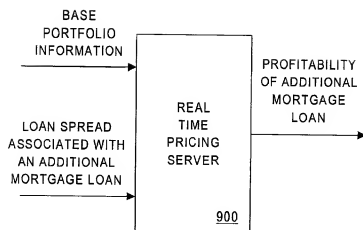


FIG. 13

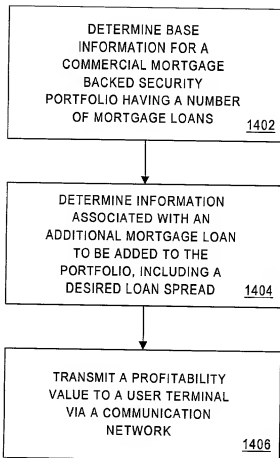


FIG. 14